

Work with us!



Your Home for Financial Wellness

Mosaik Credit Union Limited is a co-operative, full service, financial institution in beautiful Nova Scotia.

We support the growth and development of 9 branches in 8 communities.

With a focus on community enrichment and financial empowerment, we are more than just a bank. We provide exceptional financial products and offer a wealth of knowledge through our staff and partners, but success is also defined through strong bonds with our membership, our communities and in joining together to enhance the financial skills and understanding of each person who walks through our branch doors. This guidance allows our members to make the best financial decisions for themselves, their families, and their businesses.

At Mosaik, we value the power of diversity, equity, and inclusion within our team and with the relationships we have with our valued members.

Applications from candidates who have been historically disadvantaged and marginalized, including Indigenous peoples, black, racialized, a person with a disability, and 2SLGBTQ+ are encouraged to apply.

mosaikcu.ca



Mosaik Credit Union is seeking a **Financial Relationship Advisor** to join our Contact Centre team! This is a non-unionized, hybrid position. As part of a growing and evolving division within Mosaik Credit Union, this role requires a high degree of flexibility and adaptability to change.

Reporting to the Manager, Digital Transformation and Service, the Financial Relationship Advisor is responsible for responding to inquires and delivering advice and solutions to existing and potential members using all virtual channels, including, but not limited to, telephone, email, SMS, website, ASAPP, and any and all future technologies implemented by the credit union. The incumbent plays a key role in driving strategy and innovation for the growth and transformation of the Contact Centre. The incumbent does not conduct in-person interviews with members or prospective members for the delivery and maintenance of products and services.

SPECIFIC ACCOUNTABILITIES

- Assumes a proactive role in delivering exceptional virtual service and driving strategic growth within a dynamic and evolving division through forward-thinking, adaptability to change, and commitment to continuous improvement.
- Proactively delivers financial solutions and advice through virtual channels; including, but not limited to, phone, email, SMS, website, ASAPP and future technologies; ensuring a seamless and responsive member experience.
- Using appropriate virtual channels and technology options, opens and maintains a full range of personal and business accounts, investment products, and registered plan; while ensuring compliance with policies and procedures
- Explains to prospective and existing members the credit union's account features, service fee packages, debit card service agreements, etc.
- Processes file maintenance requests; including but not limited to name and address changes, replacement debit cards, account closure requests, account joint requests, and signing officer change requests; and refers to branch staff where required.
- Processes file maintenance requests, including but not limited to, investment transfer-in requests, and investment transfer-out requests.
- Conducts virtual member interviews to identify and assess member needs, identify opportunities and provide tailored advice on investment and deposit objectives and financial planning; collects and compiles information for completion or referral.

- Actively identifies cross-sell and up-sell opportunities which will support the member in consolidating their financial needs with the credit union.
- Initiates outbound member contact to support product renewals, rate negotiations of deposit products within assigned limits including, term deposits, GICs, RRSPs, RESPs, Mutual Funds, etc. and establishes appointments with appropriate in-branch staff to facilitate the credit union's product renewal-retention objectives, if required.
- Provides comprehensive financial guidance; including, but not limited to, cash management and budgeting, debt management, retirement planning, estate planning, administering of member deceased and estate accounts; and day to day financial management.
- Maintains expert knowledge of all credit union products, services, and regulatory requirements.
- Addresses the entire financial relationship at each member interaction to identify current and future lending opportunities, retirement planning solutions, investment planning solutions, and convenience banking solutions for completion or referral; specifically assists members to consolidate their financial assets at the credit union.
- Delivers on a member-first approach and extraordinary service standards at each member interaction by demonstrating heightened responsiveness to member needs; providing each member with an electronic relationship file containing appropriate information which may include: calculators, financial checkups, product-related documentation; schedules a follow-up relationship appointment, as required.
- Completes other duties as assigned.

HIRING QUALIFICATIONS AND EXPERIENCE

The Financial Relationship Advisor will have successfully completed a certificate or diploma in Business Administration plus have a minimum of two to three years' experience in a financial institution; or have an equivalent combination of education and experience.

COMPENSATION AND BENEFITS

We offer competitive compensation to commensurate with qualifications and experience. In addition, we offer an excellent benefit package including a flexible health and dental plan, employer matched defined contribution pension plan, staff banking rates, paid vacation and sick time, and professional development opportunities.

WE'D LOVE TO HEAR FROM YOU

If you wish to apply for this position, please forward your cover letter and resume to
careers@mosaikcu.ca

Even if you do not meet all of the above criteria but feel that you'd be a great fit with our team, we encourage you to apply!

Mosaik Credit Union appreciates all applications, however, only candidates who have been selected for an interview will be contacted.